

Fill in this information to identify the case:

Debtor 1 Robert C. Aungst aka Robert C. Aungst, Sr.

Debtor 2

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number : 1:19-bk-02464-HWV

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. 8
(if known):

Last 4 digits of any number
you use to identify the debtor's
account: 1106

Date of payment change: 11/01/2022
Must be at least 21 days after date of
this notice

New total payment: \$494.75
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$177.55

New escrow payment: \$174.39

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a
notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Robert C. Aungst aka Robert C. Aungst, Sr. Case number (if known) 1:19-bk-02464-HWV
First Name Middle Name Last Name

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/Christopher Giacinto Date 10/07/2022
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor
Company Padgett Law Group
Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 10th day of October, 2022.

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 1:19-bk-02464-HWV)

Debtor

Robert C. Aungst
512 Church Street
Lebanon, PA 17046
aka Robert C. Aungst, Sr.

Attorney

Tracy Lynn Updike
Mette, Evans & Woodside
3401 North Front Street
PO Box 5950
Harrisburg, PA 17110-0950

Trustee

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive
Suite A
Hummelstown, PA 17036

Asst.U.S. Trustee

United States Trustee
228 Walnut Street
Suite 1190
Harrisburg, PA 17101



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

ROBERT C AUNGST
512 CHURCH ST
LEBANON PA 17046

Analysis Date: August 29, 2022
Loan:
Property Address:
512 CHURCH ST
LEBANON, PA 17046

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Nov01, 2022	Prior Esc Pmt	November 01, 2021	Escrow Balance Calculation
P & I Pmt:	\$320.36	\$320.36**	P & I Pmt:	\$320.36	Due Date: October 01, 2019
Escrow Pmt:	\$164.04	\$174.39	Escrow Pmt:	\$177.55	Escrow Balance: -\$4,995.98
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$6,402.62
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$484.40	\$494.75	Total Payment	\$497.91	Anticipated Escrow Balance: \$1,406.64

Shortage/Overage Information	Effective Nov01, 2022
Upcoming Total Annual Bills	\$2,092.62
Required Cushion	\$348.77
Required Starting Balance	\$697.49
Escrow Shortage	\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 348.77. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 348.77 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.

This is a statement of actual activity in your escrow account from Nov2021 to Oct 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	710.24	(3,542.17)
Nov 2021	177.55				*	887.79	(3,542.17)
Dec 2021	177.55				*	1,065.34	(3,542.17)
Jan 2022	177.55	314.04			*	1,242.89	(3,228.13)
Jan 2022		23.12			* Escrow Only Payment	1,242.89	(3,205.01)
Feb 2022	177.55	170.69			*	1,420.44	(3,034.32)
Mar 2022	177.55				*	1,597.99	(3,034.32)
Mar 2022				569.66	* City Tax	1,597.99	(3,603.98)
Apr 2022	177.55	177.55	529.32		* City Tax	1,246.22	(3,426.43)
May 2022	177.55				*	1,423.77	(3,426.43)
Jun 2022	177.55				*	1,601.32	(3,426.43)
Jun 2022				625.00	* Hazard	1,601.32	(4,051.43)
Jul 2022	177.55		599.00		* Hazard	1,179.87	(4,051.43)
Aug 2022	177.55	168.58	1,002.31	897.96	* School Tax	355.11	(4,780.81)
Sep 2022	177.55				*	532.66	(4,780.81)
Oct 2022	177.55				*	710.21	(4,780.81)
					Anticipated Transactions	710.21	(4,780.81)
Oct 2022		6,402.62 ^P					1,621.81
	\$2,130.60	\$7,256.60	\$2,130.63	\$2,092.62			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

August 29, 2022

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$98.87. This amount has been removed from the projected starting balance. Original \$2,022.48, Paid \$1,923.61, Remaining \$98.87.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,406.64	697.49
Nov 2022	174.39			1,581.03	871.88
Dec 2022	174.39			1,755.42	1,046.27
Jan 2023	174.39			1,929.81	1,220.66
Feb 2023	174.39			2,104.20	1,395.05
Mar 2023	174.39			2,278.59	1,569.44
Apr 2023	174.39	569.66	City Tax	1,883.32	1,174.17
May 2023	174.39			2,057.71	1,348.56
Jun 2023	174.39			2,232.10	1,522.95
Jul 2023	174.39	625.00	Hazard	1,781.49	1,072.34
Aug 2023	174.39	897.96	School Tax	1,057.92	348.77
Sep 2023	174.39			1,232.31	523.16
Oct 2023	174.39			1,406.70	697.55
	\$2,092.68	\$2,092.62			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,406.64. Your starting balance (escrow balance required) according to this analysis should be \$697.49.

We anticipate the total of your coming year bills to be 2,092.62. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$174.39
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$174.39

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826

Document drafted by and
After Recording Return Document To:
NewRez LLC d/b/a Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, SC 29601

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that pursuant to the authority granted under that certain limited power of attorney attached as Exhibit A hereto (the "Transaction LPOA"), New Residential Mortgage LLC, a Delaware limited liability company (the "Company"), having a place of business at 1345 Avenue of the Americas, 45th Floor, New York, New York 10105, does hereby constitute and appoint NewRez LLC d/b/a Shellpoint Mortgage Servicing, a Delaware limited liability company (the "Servicer"), having an office at 75 Beattie Place, Suite 300, Greenville, SC 29601, by and through its officers, its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, in connection with and subject to the terms of the Subservicing Agreement, dated as of November 29, 2017 (the "AGREEMENT"), by and between the Company and the SERVICER.

Pursuant to the express authority granted to Company under the Transaction LPOA, the Company hereby grants its authority and power under the Transaction LPOA to execute any and all such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the powers granted by or under this Limited Power of Attorney, in each case as fully as the Company might or could do under the Transaction LPOA, and hereby does ratify and confirm all that Servicer shall lawfully do or cause to be done by authority hereof. The Company also grants unto Servicer, subject to the foregoing limitations, the full power and authority to correct minor ambiguities and errors in documents necessary to effect the above, for the purpose of performing all acts and executing all documents in the name of the Company necessary and incidental to the servicing of said loans, in each case in accordance with and subject to the Subservicing Agreement and the Transaction LPOA, including but not limited to:

1. Foreclosing delinquent loans or discontinuing such foreclosure proceedings, including, but not limited to, the execution of notices of default, notices of sale, assignments of bids, and assignments of deficiency judgments, and appearing in the prosecuting bankruptcy proceedings;
2. Selling, transferring or otherwise disposing of real property acquired through foreclosure or otherwise, including, but not limited to, executing all contracts, agreements, deeds,

assignments or other instruments necessary to effect such sale, transfer or disposition, and receiving proceeds and endorsing checks made payable to the order of the Company from such proceedings;

3. Preparing, executing, and delivering satisfactions, cancellations, discharges or full or partial releases of lien, subordination agreements, modification agreements, assumption agreements, substitutions of trustees under deeds of trust, and UCC-3 Continuation Statements;
4. Endorsing promissory notes and executing assignments of mortgages, deeds of trust, deeds to secure debt, and other security instruments securing said promissory notes in connection with loans for which Servicer has received full payment of all outstanding amounts due on behalf of the Company;
5. Endorsing insurance proceeds checks and mortgage payment checks to the order of the Company; and
6. Any and all such other acts of any kind and nature whatsoever that are necessary and prudent to service the loans.

The Company further grants to Servicer full power and authority to do and perform all acts necessary for Servicer to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the Company might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for, and hereby ratifies and confirms all that Servicer shall lawfully do by virtue of the powers and authority granted and contemplated hereby, and all that Servicer has previously done pursuant to or in connection with the Subservicing Agreement or any Limited Power of Attorney previously granted by the Company to Servicer. This Limited Power of Attorney shall be in full force and effect as of August 20, 2019 until revoked or terminated by the Company.

Nothing herein shall give Servicer hereunder the right or power to negotiate or settle any suit, counterclaim or action against the Company. The Company shall have no obligation to inspect or review any agreement or other document or item executed by Servicer hereunder on behalf of the Company pursuant to this Limited Power of Attorney and as such, the Servicer expressly acknowledges that the Company is relying upon Servicer to undertake any and all necessary procedures to confirm the accuracy of any such agreement, document or other item.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney has not been revoked by the Company, unless a revocation has been recorded in the public records of the jurisdiction where this Limited Power of Attorney has been recorded, or unless such third party has received actual written notice of a revocation.

NEW RESIDENTIAL MORTGAGE LLC

(Company)

By:

Name: Nicola Santoro, Jr.

Title: Chief Financial Officer and Chief
Operating Officer

Date: August 21, 2019

Witness:

Rutzy Gualhati
RUTZY GUALHATI

Witness:

Michael Tily
Michael Tily

STATE OF NEW YORK

COUNTY OF NEW YORK

On this 21st day of August, 2019, before me, the undersigned, a Notary Public in and for said State and County, personally appeared Nicola Santoro, Jr., personally known to me to be the person who executed the within instrument as Chief Financial Officer and Chief Operating Officer, on behalf of New Residential Mortgage LLC, and he or she acknowledged that said instrument is the act and deed of New Residential Mortgage LLC, and that he or she, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

WITNESS by hand and official seal.

Kathleen A. Halvey
Notary Public

1/6/20

[Seal]

My Commission Expires

KATHLEEN A. HALVEY
NOTARY PUBLIC-STATE OF NEW YORK
NO. 01HA6179532

QUALIFIED IN NEW YORK COUNTY

Case 1:19-bk-02464-HWV

Doc Filed 10/07/22 Entered 10/07/22 17:14:49 Desc
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Exhibit A

New Residential Mortgage LLC Limited Power of Attorney (Aames 2005-2)